

GENERATIONS

MAGAZINE | APRIL • MAY 2012

*"Yamato
Damashii"
(In spirit
to be brave)*

Les Murakami

The Heart of a

WARRIOR

Through & Through

Sharing
Smiles with
Seniors

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Never
Too Late
To Grow
Young

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Protect
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Athletes
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Dementia

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I'd like to welcome our new readers and the many new website visitors. Generations Magazine has been updating and tinkering with its website to better serve you with resources and important events that may be of interest to you and your family. Go to www.generations808.com to view all our past issues and resource guides, current events, support group meetings and regular columns such as Social Security, AARP Hawaii and Dr. Ritabelle.

This issue's cover story features famed UH baseball coach Les Murakami. We talk about his early days on Kaua'i and how he became the first full-time head baseball coach for UH, plus his recovery nearly 12 years after his massive stroke.

His doctors call him the "miracle man" because at 75 he works out nearly every day and goes to therapy to improve his speech and mobility. Thank you Coach and Mrs. Murakami for sharing your story with our readers. You are the best. Keep it up, Coach.

Some other wonderful stories in this issue include the Sakura House, a unique adult day center focusing on Japanese speaking clients, a health and fitness article about 90-year-old superwomen Joanie and ATRC, one of the most resourceful agencies catering to the physically challenged.

Lastly, don't forget our **6th annual Aging in Place Workshop, May 26th, at the Ala Moana Hotel** (see page 8).

Live Well



Percy Ihara, Editor/Publisher



808-368-6747 | Percy@Generations808.com

Generations Magazine
1414 Dillingham Blvd., Suite 201, Honolulu, HI 96817

What's Your Secret?



FEVELYN BUCCAT is a senior at Moanalua High School who is currently taking a Senior Project class where students learn about a topic of their choice—she chose the topic of longevity. She's been interested in learning about the elderly and the things they do to stay healthy and to live longer. She has done a research paper for her topic and her product is a booklet containing questions about what makes people live longer.



Tetsu Kobashigawa, 84

Q: What kind of food did you or do you eat that may have contributed to your health?

A: My parents had a vegetable garden and that was our source of food. We ate what we could afford and what we grew. My father raised poultry, so that was a main source of lean protein.



Robert Balino, 76

Q: What would you recommend others do in order to live a long and healthy life?

A: Eat fruits, take supplements, exercise. Be happy no matter what happens in life. Have a positive attitude.



Ayako Ichiyama, 101

Q: What kind of social activities do you enjoy?

A: I talk to my sister on the phone. I see my family every day. We eat together and talk to each other about what I did or where I went.

GENERATIONS MAGAZINE

www.Generations808.com

PERCY IHARA
Publisher/Editor
808-368-6747

Percy@Generations808.com

SHERRY GOYA
Sales & Distribution
808-722-8487
SGoyaLLC@aol.com

WILSON ANGEL
Art Director
Wilson@Generations808.com

AIMEE HARRIS
Editorial Consultant

BRIAN SUDA
Photographer
808-722-9479
BSuda@aloha.net

PETERSON ROSARIO
Webmaster
Peterson@Generations808.com

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Generations Magazine calls upon Hawai'i's experts—from financial advisors to professional chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.

In order of appearance:



REIKO HAYASHI, MSW is Director of Sakura House Adult Day Care Program. She was born and raised in Japan. She earned a national pharmacist license and worked in Japan. Her interest in senior health brought her to New York, where she received a master's in social work. In 2008, she moved to Honolulu to open Sakura House. For more information, please contact Reiko at **536-1112** or www.sakurahousehawaii.com. (pg. 11)



DIANE CADINHA is a certified fitness trainer and lifestyle coach. She has been in the fitness industry for more than 25 years. She works out of two studios, in Mililani and Honolulu. Contact her at shapingup@hawaii.rr.com or call **221-3905**. (pg. 17)



RUSSELL HIGA is the Senior Pastor of Honolulu Christian Church. He is a 1971 Roosevelt graduate. In 1978, he graduated from the University of Hawai'i graduate with a BA in Science in Human Development. Later, he attended Western Conservative Baptist Seminary—Master of Divinity. He has been married to Judy for 31 years, and the couple has three grown sons. (pg. 19)



DR. RITABELLE FERNANDES, MD, MPH, FACP is Clinical Associate Professor at the Geriatric Medicine Department of the John A. Burns School of Medicine, University of Hawai'i. She is board certified in Geriatric medicine, Hospice and Palliative Medicine, Internal Medicine and Home Care. She is a practicing physician at the Kokua Kalihi Valley and Kalihi-Palama Health Center. (pg. 20)



MICHAEL W. YEE has a financial advisory practice of Ameriprise Financial Services, Inc. As a financial advisor, Yee's customized advice is anchored in a solid understanding of client needs and expectations. For more information, please contact Michael W. Yee at **952-1240**. (pg. 34)



SCOTT MAKUAKANE is a lawyer whose practice has emphasized estate planning and trust law since 1983. He hosts *Est8Planning Essentials*, a weekly TV talk show that airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, *Est8Planning Counsel LLLC*, visit www.est8planning.com. (pg. 35)



JEFFREY SISEMOORE, JD is Director of Planned Giving and Major Gifts for the National Kidney Foundation of Hawai'i (NKFH). Jeff brings a legal and financial background to NKFH and is devoted to helping people who wish to support the mission of NKFH by showing them how their charitable desires can be achieved while benefiting themselves and their families. Jeff is available for consultation at **589-5976**. Register for a free eNewsletter and check out the wealth of information at www.kidneyhawaii.org. (pg. 36)

GENERATIONS

MAGAZINE



From no equipment to developing an NCAA Div. 1 power, Murakami became one of the best coaches in college baseball history.

HAWAII'S RESOURCE FOR LIFE

Personal photographs courtesy of the Murakami family

COVER STORY | LES MURAKAMI: THE HEART OF A WARRIOR

For the past 12 years, Coach Murakami hasn't given up on his recovery. He attends rehabilitation sessions several times a week to regain control of the left side of his body...

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KHON2's Elderhood Project and Generations Magazine present the 6th Annual

"AGING IN PLACE" WORKSHOP

May 26th (Saturday) 8:30 AM–3:00 PM

Ala Moana Hotel–Doors Open at 8:00 AM

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8 am–3 pm

For Hawai'i's seniors and their families, formal and informal caregivers within the home or institutions, this free informational workshop include several panels of speakers of the community addressing issues and questions relating to aging. Speakers and exhibitors will represent government, nonprofit and private service agencies.

WORKSHOP PROGRAM—AM & PM SESSIONS

	Keynote Programs	Legal & Financial	Government Prgm.	Caregiving	Healthy Aging
	HIBISCUS BALL RM.	PLUMERIA ROOM	PAKALANA ROOM	CARNATION ROOM	ILIMA ROOM
AM Session	8:30–9:30 Reversing Aging & Disease in 10 Days –Dr. Shintani	Long-Term Care Ins. –Robin Liu John Hancock Life Insurance Company	Medicare Basics/Sage PLUS –Pamela Cunningham Sage PLUS	How to Choose a Caregiver –Hope Young Kokuu Care	Supplements and You –Dr. Amy Brown, University of Hawaii
	9:45–10:30 "You've Earned a Say" –Medicare/Social Security with AARP Hawai'i	Aging in Place & Reverse Mortgages –Percy Ihara MetLife Home Loans	Government Programs for Seniors –Elderly Affairs Div.	Kupuna Education Center/Caregiving Classes Kapiolani CC	Learning to Manage Challenging Behaviors –Alzheimer's Assoc.
	10:45–11:30 Assisted Living Options –Plaza Assisted Living	Estate Planning for You and Your Family –Stephen Yim Attorney at Law	Choosing a Long-Term Care Facility –John McDermott Long-Term Care Ombudsman	Don't Want to Fall—10 Tips for the Home –David Nakamaejo Comforting Hands Hawaii	What Are You Doing For Your Kidneys? –National Kidney Foundation of HI
Break	Visit Exhibitors	Visit Exhibitors	Visit Exhibitors	Visit Exhibitors	Visit Exhibitors
PM Session	Noon–1:00 Reversing Aging & Disease in 10 Days –Dr. Shintani	Long-Term Care Ins. –Robin Liu John Hancock Life Insurance Company	Medicare Basics/Sage PLUS –Pamela Cunningham Sage PLUS	How to Choose a Caregiver –Hope Young Kokuu Care	Excercises For Balance & Healthy Function –Dean Kashiwabara, Physical Therapist
	1:15–2:00 "You've Earned a Say" –Medicare/Social Security with AARP Hawai'i	Aging in Place & Reverse Mortgages –Percy Ihara MetLife Home Loans	Government Programs for Seniors –Elderly Affairs Div.	Kupuna Education Center/Caregiving Classes Kapiolani CC	Learning to Manage Challenging Behaviors –Alzheimer's Assoc.
	2:15–3:00 Assisted Living Options –Plaza Assisted Living	Estate Planning for You and Your Family –Stephen Yim Attorney at Law	Choosing a Long-Term Care Facility –John McDermott Long-Term Care Ombudsman	Don't Want to Fall—10 Tips for the Home –David Nakamaejo Comforting Hands Hawaii	What Are You Doing For Your Kidneys? –National Kidney Foundation of HI



On the cover of this magazine, you will see former UH baseball coach Les Murakami. Over the years, he's made a tremendous difference in the lives of young men. He has a stadium named after him, afterall.

My dad was also a coach. I still hear from people 50 years later who tell me what an impact he had on their lives. And very little of his influence had anything to do with athletic endeavors. He was a coach, but first and foremost, he was a teacher. He taught us [yes, he was my coach, too] about discipline, hard work, teamwork and pride. But most of all, he taught us how to be men. Coaches and teachers have a more profound impact on their young charges than they may realize. As a coach, you are tired when you get home. And you may wonder if any of your lessons reached the youngsters. Believe me, they do.

Coach Murakami has the wonderful opportunity to recognize that fact. But to all of you who touch the lives of young people, as teachers, coaches and mentors, I ask you to think about it every day.

There is no more important task in our lives than teaching the lessons we have learned. It can be as simple as looking both ways before crossing the street, or as complex as the relationship between men and women. As you know, that can be *complex!*

To coach Murakami, my deepest congratulations and heartfelt, *Hurrah!* To my dad and all the other coaches, a loud, *Hurrah!*

I got to be a coach once. It was a long time ago. One of my young basketball players now helps my mother through knee rehabilitation. You just never know. Keep on coaching. ■



Call for Seniors at Elementary School

by Melanie Sumida, School-Parent-Community Networking Center Coordinator
at Wai'alaie Elementary Public Charter School

The FELLOWS (Fellowship, Education, Life-long Learning Opportunities With Seniors) Program at Wai'alaie School was launched in the 1998-1999 school year and was based on a senior-center-within-a-school model. A demonstration project of the Hawai'i Intergenerational Network, the program aimed to bring adult volunteers (age 55 or older) into Wai'alaie School to support the students' academic and social growth, while providing a social setting for the volunteers.

Nearly 15 years later, the FELLOWS Program is an active and important part of Wai'alaie School. There are about 20 volunteers whose experiences as FELLOWS range from a few weeks to more than 13 years. They are in the classroom, in the library and at schoolwide activities, such as our recent Fun Fair.

Here are a few comments from Wai'alaie School teachers and their FELLOWS.

This relationship is beneficial for all of us. I rely on volunteers to support my literacy program, the children enjoy their company and I know Grandma Esther and Miss Ginny walk away from C-3 with a happy heart. We have developed a close relationship and I look forward to seeing both of them every week! ~ Mrs. Gracie, Teacher

Having FELLOWS in my classroom is very important to the students and me. They provide emotional support, like having a grandparent to talk to. ~ Mrs. Wakata, Teacher

I've always marveled at how the volunteers spend so much unhurried time with the students. I'm always in a rush, trying to reach each child and teach every piece of the curriculum. The volunteers have no such constraints and I love how that immediately puts the students at ease.

~ Mrs. Ching, Teacher

When I saw an article about FELLOWS in the paper, I found the idea of working with students very appealing, something where I could contribute. So now, in my eleventh year of volunteering, I am a much happier and more fulfilled retiree.

~ Barney, volunteer since 2001



FELLOWS staff (L-R): Ruth Yonamine, Ruth Hamada, Harriet Rechnitz, Esther Yokoyama

It feels good to be useful. Added benefits are lots of hugs. ~ Harriet, volunteer since 2000

The most rewarding experience I've had with this program are the unsolicited hugs I receive from students at the end of each day! ~ Maedene, volunteer since 2003

Let's just say that it's the leg hugs that are the most important. Nobody else in my life gives me leg hugs. ~ Jeanne, volunteer since 2002

Off campus, when you hear a "little voice" calling your name just to say 'hi' and perhaps introduce you to their parents—it's very rewarding. ~ Jackie, volunteer since 2005

The FELLOWS Program allows me to give back to the students and help the teachers. I can share with the school some of my working skills. ~ Bob, volunteer since 2008

For more information, please email melanie@wailae.edu or call 733-4880, extension 236. ■

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“Wow! Time flies! We will already have our third anniversary soon!?” Sakura House, which opened in 2009, is the only adult day care program that provides Japanese-English bilingual services in Hawai'i.

As I get know Hawai'i local people better, I noticed that they value ohana and respect kūpuna like we, Japanese, do. It is natural for us to take care of our kūpuna when they get older. When I discovered this cultural similarity, I was so happy and felt comfortable to be here in Hawai'i.

My caregiving experience includes taking care of my parents, both of whom had terminal cancer. There was no doubt that I would take care of them. I felt happy to do so. It was an opportunity to show my gratitude to my parents who had raised me with their love. However, as the level of care got more demanding, I asked myself, *Why can't I do this for Dad with a smile? or How can I do this without scolding Mom?* Eventually, I admitted, Oh no! This is much more difficult than I thought!

Taking care of loved ones... I still believe that it is a chance to repay them for caring for us. However, if you're working, raising children or babysitting grandchildren, it can become an emotional, physical and financial burden. When you are unhappy, you're unable to provide meaningful, quality care to others. I know this very well through my experience. We are human and nobody is perfect. It is very normal in these circumstances to need help. In the beginning, you or your loved may resist help from others. However, once you accept it, you will surely see and feel the rewards.

Sharing Smiles With Seniors

by Reiko Hayashi, MSW
Director of Sakura House
Adult Day Care Program
with in-demand Japanese-English services

At the Sakura House, I ask my staff to be mindful of our purpose, remembering that it is our mission to take care of senior participants on behalf of their ohana. As such, we treat our seniors and their caregivers like an extended family.

We respect our seniors and offer culturally sensitive care. Perhaps even more importantly, we become friends with our participants and share good times and smiles.

For more information, please call 536-1112 or visit www.sakurahousehawaii.com. ■

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Friday, June 22, 2012
9 a.m. to 1 p.m.
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5 night Las Vegas Package giveaway by Vacations Hawaii!

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- ~ Valuable Information for Caregivers & Families
- ~ Convenient pick up & drop off area near entrance

Free Information Workshops

For more information, call 676-5400, www.huoa.org
Sponsored by Hawaii United Okinawa Association

Les Murakami

The Heart of a

WARRIOR

Through & Through



“Don’t give up...
I still exercise
six days a week.”

March 22, 1998:
The UH baseball
team beats
Fresno State to
give head coach
Les Murakami
his 1,000th
career victory.

Former UH Coach Les Murakami had an award-winning baseball coaching career at the University of Hawai‘i. He coached more than 500 players in a victory-studded career that stretched from 1971 to his retirement in 2001. But his retirement didn’t come by choice. On Nov. 2, 2000, Murakami suffered a severe stroke. He underwent surgery to relieve pressure on his brain and remained in critical condition following the operation.

For the past 12 years, Coach Murakami hasn’t given up on his recovery. He attends rehabilitation sessions several times a week to regain control of the left side of his body that was weakened by the stroke. His main goal is to be as independent as possible.

Generations Magazine recently sat down with Coach to check on how he’s doing. We wanted to hear about the new stroke recovery technology he’s been using at the Rehabilitation Hospital of the Pacific...and to reminisce a little bit about playing ball.

GM: For the fans who may not know, where did you grow up and can you tell us a little bit about your small-kid days?

LM: I was born in Makaweli, Kaua‘i, and lived there until the age of 10. My family moved to O‘ahu in 1947. I attended Queen Ka‘ahumanu Elementary School and then from the 7th grade I attended St. Louis, where I graduated in 1954.

GM: Can you tell us some of your most memorable stories of the good old days growing up? Did you have any mentors or athletes that you idolized?

LM: On Kaua‘i, I played war games in the forest, basketball in the gym and went fishing with friends in the Shinsato Reservoir. When my family moved to O‘ahu, I played football and baseball with friends at the Bodaiji Temple on Birch Street.

At St. Louis High School my mentor was Coach Francis Funai—even though he cut me when I turned out for baseball in my sophomore year. I did eventually make the team, and in my senior year we won the state baseball title over Mid-Pacific Institute. I learned all of the fundamentals of baseball from Coach Funai. He was a very soft spoken man. Very strict, but very fair.

I also admired Larry Yagi, a shortstop who played for Rural Redsocks of the Hawai‘i Baseball League. He made difficult plays look easy.

GM: What kind of influence were your parents on you? Were you always involved with sports?

LM: My parents, Henry and Shino Murakami, had a great influence on me, of course. I learned ‘academics before baseball’ and that honesty was the best policy. Today, my motto is still “my word is as good as gold.” My parents sacrificed a lot to send my brother and me to St. Louis High School, and later to Santa Clara University, which is a private California college. I was offered a baseball scholarship from Fresno and other schools, but my parents turned them down. They wanted me to focus on education first—not just play ball.

My parents were my greatest fans. They attended all my games and went on all the road trips. When we hosted visiting teams, my mom cooked and made sandwiches for my team.

My father owned Ace Appliance in Mō‘ili‘ili and he sponsored “The Cubs,” which was the first baseball team I coached in 1953 when I was 17 years old.

GM: How did you actually get involved in starting UH baseball and why?

LM: By the time I was approached by UH athletic director Paul Durham about coaching the UH baseball team, I was already winning championships as coach for two teams—the “Midas Muffler” softball team and the Japanese-

American “Sheridan AC” baseball team. I turned Mr. Durham down three times, as there was no field and scholarships to give players, but he persisted. When he asked me the fourth time, I finally agreed. My family encouraged me, Take it. There’s nothing more for you to win.

Mr. Durham dreamed big and pushed tirelessly to get UH baseball off the ground. He attended the yearly collegiate baseball conventions and asked if any of the Mainland teams would come play in Hawai‘i. Legendary Coach Rod Dedeaux with the University of Southern California was one of the first to bring his team out to play the Rainbows. The teams played...and UH lost all 6 games.

GM: What were those early days like with no field and no scholarships?

LM: Terrible! Thank goodness for my family and friends who believed in me.

GM: What was the UH stadium like in the ‘70s?

LM: In the ‘70s, Mrs. Murakami (Dot) called it the “Aluminum Stadium” and when Derek Tatsuno pitched, the line to buy game tickets wrapped around the stadium. A special thanks goes to Rose Nishi who lead the volunteer crew, while Dot and other concession volunteers cooked and prepared extra food for the large crowds.

GM: You are well known for being the first full-time UH head baseball coach. How did your wife and family deal with your passion for baseball?

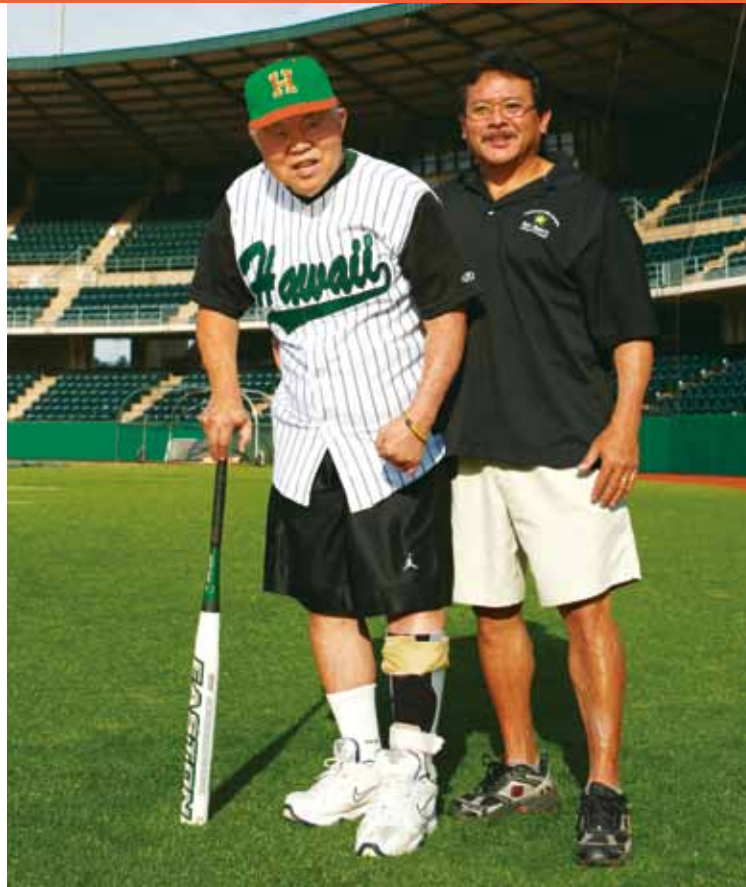
LM: My wife and children have been very supportive, and they all had their turn working the baseball concession in the early years. Dot and my friends fed the boys until the end. We were always a team. Dot was always there and always found ways to get the program going.

GM: Reflecting for a second, any regrets in life or in baseball?

LM: Yes, my only regret is that I did not win the College World Series in 1980. I came in second against Arizona.

GM: Do you think baseball has changed?

LM: Baseball has not changed. The equipment has! Players are bigger, stronger and faster.



Above: Long time friend and assistant coach since 1980, Carl Furutani stands proudly with Coach Les Murakami.

Opposite page: Jerry Ono, Physical Therapist, helps Coach Les utilize the Tibion Bionic Leg at the Rehab Hospital

A GAME CHANGER

GM: Since your stroke in 2000, how has life been for you?

LM: Since the stroke, life has changed drastically for me. Unfortunately, I’m not as independent as I used to be, but I stay as active and social as possible with my family and others. I go out for a couple of hours daily.

GM: What type of therapy are you receiving for the stroke?

LM: I go to therapy at the Rehabilitation Hospital of the Pacific. They give me excellent care, and keep me focused on recovery. My walking continues to get better and my speech has improved to almost 100 percent.

And, my physical therapist Jerry Ono “busts my ass” to work hard and get better. I cannot thank him enough.

GM: How has Rehab’s high-tech equipment come into play with your therapy?

LM: Luckily for me, Rehab offers a full rehabilitation program and leads the way in stroke therapy equipment. They use technology to do what’s never done before. I get to use the hospital’s AlterG’s Anti-gravity Treadmill. It’s the only one in Hawai‘i

During therapy, the treadmill and I are in a ‘bubble’ and I’m strapped in at the waist. The ‘bubble’ fills with air, and the adjusted air pressure takes the weight of my legs. It feels like I’m walking on the moon, with little gravity. The treadmill lets me practice walking, get some exercise and keep my weight under control.



AlterG’ differential air pressure technology provide precise unweighting in small increments to as low as 20 percent of the patient’s body weight. This precision gives patients the ability to set the exact point where exercise becomes pain free and provides clinicians a way to accurately measure a patient’s rehabilitation progress.



STROKE PREVENTION GUIDELINES

Know blood pressure (hypertension): Have blood pressure checked yearly by a doctor or at health fairs, a local pharmacy or supermarket or with an automatic blood pressure machine.

Identify atrial fibrillation (Afib): Afib is an abnormal heartbeat that can increase stroke risk by 500%. Afib can cause blood to pool in the heart and may form a clot and cause a stroke. A doctor must diagnose and treat Afib.

Stop smoking: Smoking doubles the risk of stroke. It damages blood vessel walls, speeds up artery clogging, raises blood pressure and makes the heart work harder.

Control alcohol use: Drink only in moderation – no more than two drinks each day.

Know cholesterol levels: Cholesterol is a fatty substance in blood that is made by the body. It also comes in food. High cholesterol levels can clog arteries and cause a stroke.

Control diabetes: Many people with diabetes have health problems that are also stroke risk factors. A doctor and dietician can help manage diabetes.

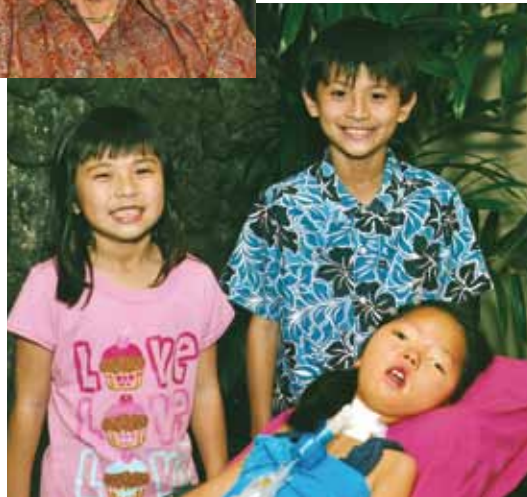
Manage exercise/diet: Excess weight strains the circulatory system. Exercise five times a week. Maintain a diet low in calories, salt, saturated and trans fats and cholesterol. Eat five servings of fruits and vegetables daily.

Transient Ischemic Attack (TIA): A TIA is a temporary episode of stroke-like symptoms that can last a few minutes to 24 hours but usually causes no permanent damage or disability. TIA and stroke symptoms are the same. Recognizing and treating a TIA can reduce stroke risk. Up to 40 percent of people who experience a TIA may have a stroke.

Courtesy of the National Stroke Association’s Stroke Prevention Advisory Board, www.stroke.org.



Left: Wife, Dot, and Les Murkami. Below: The grandchildren (Lt-Rt) Madixx, Maxx, and Erin.



GM: You have had a caregiver five days a week for 10 years now. How are you affording this extra cost?

LM: My wife Dot made me buy long-term care insurance after our experience with my mother's Alzheimer's disease. I didn't want to buy insurance at the time, but Dot convinced me.

GM: Do you recommend long-term care insurance?

LM: Oh, yeah. I couldn't be where I am today without it. As Dot says, "Your life is more important than your house. She loves me, but no one can be with someone for 24 hours a day. She needs a break and time for herself, too."

GM: What do you do to keep active in life?

LM: Monday through Friday I exercise at different facilities. I meet and talk to people all the time at the mall or wherever we go to say, "Hi."

Sunday is family day. We go to church, and then maybe we go to the movies, watch my grandkids' games, go to a UH football or baseball game or watch special sporting events on T.V., invite friends over to the house — stay connected.

GM: What's life like as a grandparent?

LM: At times, it's frustrating because I cannot physically demonstrate to my 10-year-old grandson, Maxx Muramoto, the fundamentals of pitching, fielding and hitting. His 6-year-old sister Madixx is playing her first season of baseball, too. They keep me busy and active. I love them very much.

When I'm in rehab, Dot spends time with our grandchildren, especially our 7-year-old granddaughter Erin Murakami. She has spinal muscular atrophy. She uses her eyes, ears, and little movements in her hands and feet to communicate. She is smart. She is my inspiration. She's a very strong spirit and she never gives up. The doctors gave her a few years to live. She's going to be 8 years old in June.

I wouldn't trade my family for all the tea in China or for all the gold in Fort Knox.

GM: What would you say to other stroke victims in dealing with their rehab?

LM: Don't give up and don't stay home. After all this time, I still exercise six days a week. People can't believe the good shape I'm in, especially at the age of 75 and as a stroke survivor. ■

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It's Never Too Late ...To Grow Young

by Diane Cadinha, Physical Therapist

Joan Packer did not start working out until age 77. She had been a smoker for 20 years and never exercised. When she first came in she couldn't walk upstairs without holding on to the railing. Now at 90, she does the elliptical for 30 minutes without holding on to anything. Her goal was to lose weight and regain her health so she could stay independent.

Poor balance and lack of strength are big issues as we age. Resistance exercise is a must to preserve muscle mass and body function. It's also important to get enough protein, fruits and vegetables.

Joan admits it was challenging at the beginning. "I could barely do a bicep curl with 2 lbs., now I use 15 lbs. Seeing Diane twice a week has changed my life. My strength and balance are much better and I have never been more flexible. My sciatica pain has also disappeared."

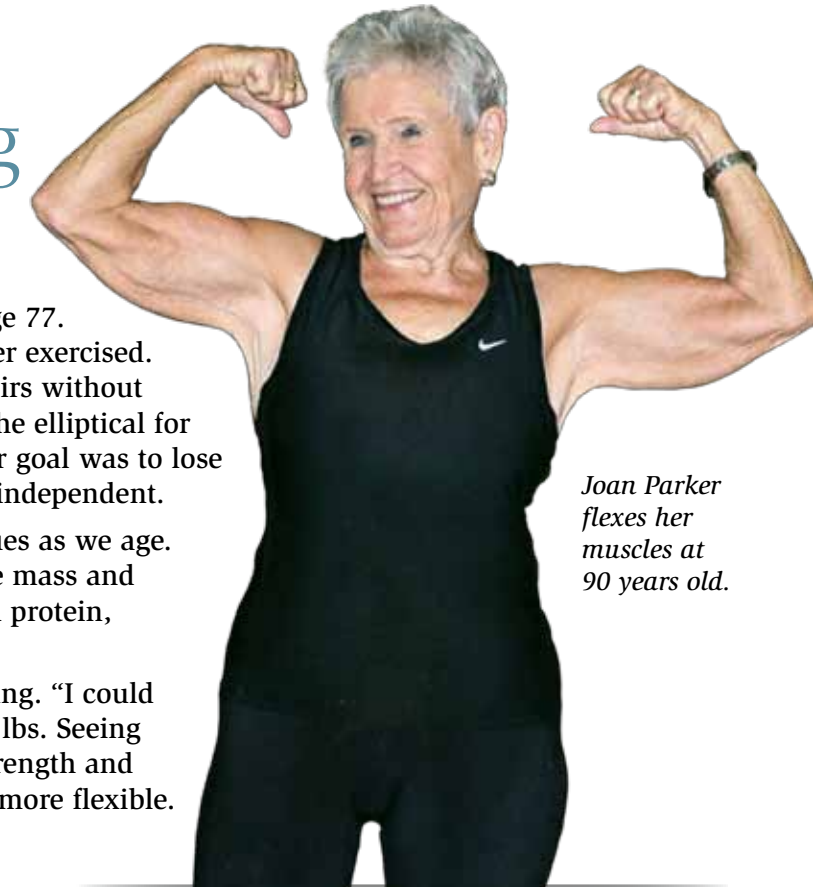
When Joan went to visit her daughter in Seattle, they went for a hike up Mt. Rainier. To her surprise she went up the path and left her daughter trailing behind.

Joan's last bone density exam showed she has the bones of someone in her thirties. She takes no medications, has no aches or pains, and still drives her car. Joan says she is in better shape now than 30 years ago. All from proper diet and exercise.

Joan is a role model for all my clients, including 87-year-old Victor who works hard to keep up with her. Whenever I introduce a new movement, the first thing everyone asks is: "Does Joan do this?" She sets the bar for all of us.

As a trainer, I'm constantly researching new movement patterns and approaches to connect the mind to the body. The more movements you learn, the more synapses you develop, and the sharper your mind stays.

Working with seniors has changed the way I think about aging. Joan is living proof that it is never too late to grow young again, in mind, body and spirit! ■



Joan Parker flexes her muscles at 90 years old.

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Hugo Higa, M.D., is a dual-trained Ophthalmologist and Oculoplastic Surgeon.

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Got Game? Show it with this recipe: Mini BBQ Chicken & Caramelized Onion Sandwiches

Perfect for game time. Set it up in your crock pot and you won't even miss a pitch.



by Chef Michi



INGREDIENTS

Pre-roasted chicken is best for this recipe—you can't beat it for the convenience and flavor. This is an easy recipe to make using your crock pot, or you can slowly cook it on your stovetop. All it requires is gentle simmering. If you have some coleslaw handy, it goes great in the sandwiches!

2 large onions, sliced thick
1 Tbs. olive oil
4-5 cups roasted chicken, shredded
1 cup prepared BBQ sauce
Salt & ground black pepper, to taste
Dinner rolls

DIRECTIONS (SERVES 6 TO 8)

In a large saucepan with the olive oil, cook the onions until they are fully browned and caramelized – they will have lost most of their moisture and turned a beautiful golden-brown color. Mix in the chicken, BBQ sauce and season. Then cover and cook on low heat for 40 minutes (or put into a crock pot on high and walk away!). Check back to stir occasionally, if the liquid seems to be evaporating too quickly, add a little water. When ready to serve, cut each dinner roll and scoop about a 1/4 cup of the mixture on each roll. ■

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Enjoying Peace of Mind in Your Senior Years!



by Pastor Russell Higa

My dad, James Kensei Higa, never had a headache in his life. When someone in our family had a headache he would ask, *What does it feel like?* Imagine living 84 years and never having a headache! My dad always slept soundly and seldom worried about anything. Dad went to heaven in 2005.

My mom, Sue Sumiko Higa, on the other hand, worried enough for both of them. She worried when her grandson got sick, she worried about having enough money, and she worried that I would do poorly when I preached my Sunday sermons. She was always relieved when I didn't mess up. Did my mom have headaches and sleepless nights? She had quite a few of them. My mom also lived 84 years and went to heaven in 2009.

Is there a correlation between sleepless nights, worry and headaches? I'm not a doctor, but I believe there is. As a pastor my understanding about God is that He doesn't want worry to be a part of your life. Instead, He wants you talk to him about your struggles. Worrying can be habit forming and that's why some people become "worry warts." Are you a "worry wart?" Talk to God about your problems, he loves you and he will help you not to worry as much.

At one time all three of my sons were in their twenties and living on the Mainland. Instead of worrying about them, I would pray, *Lord, please watch over my sons, help them to make wise decisions and bless them.* Then, instead of worrying, and having sleepless nights, I would fall fast asleep, just like my dad.

The next time worry tries to enter your mind turn to God and ask Him to help you. I believe that He will bring peace to your heart and mind. When you're having a worry-filled and sleepless night, look to God. If that doesn't work for you, then open the Bible and start reading. If you still can't sleep, come to my church on Sunday... perhaps my sermon might put you sound asleep! ■

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your MIND & BODY
by Dr. Ritabelle Fernandes, MD

Protect Young Athletes From Dementia

Watching your kids or grandchildren play hard in a team sport can be a lot of fun. It's great to be involved and to be a source of encouragement. It's equally important to keep them safe while playing high-contact sports and to know when they should take a break.

A study commissioned by the National Football League (NFL) found that former players ages 30 to 49 are diagnosed with memory-related disorders at a rate of 19 times the national average. Chronic traumatic encephalopathy is a progressive neurological disorder found in people who have suffered some kind of brain trauma. Dementia pugilistica is the progressive end-stage of the chronic traumatic encephalopathy. This is a type of dementia that may affect amateur or professional athletes who suffer concussions. In the past, it was commonly known as "punch drunk syndrome."

SYMPTOMS INCLUDE:

- ◆ Vary, depending on which part of the brain was damaged from the head injury
- ◆ Problems with memory
- ◆ Unsteady gait
- ◆ Speech problems
- ◆ Behavior and personality changes
- ◆ Poor concentration

Why does this occur?

The cause of the brain injury is the cumulative effect of repetitive sub-concussive blows. Although the syndrome is not well understood, it's believed that repetitive blows to the head can cause loss of neurons or brain cells, scarring of brain tissue, protein build up in the brain, damage to the cerebellum, damage to the blood vessels in the brain, senile plaques and neurofibrillary tangles.

How is dementia pugilistica diagnosed?

Memory and neuropsychological testing performed in the physician's office will clinically diagnose dementia pugilistica. A CT scan test may show bone fractures as well as the presence of hemorrhage, hematomas, contusions, brain tissue swelling or tumors. A MRI test helps to detect subtle changes in brain tissue.

Can athletes prevent this?

Parents and grandparents play an important role in encouraging children to use protective gear when playing contact sports. A Grade 1 concussion is always treated with rest and continued observation. The athlete should not return to play until he/she receives a medical clearance. And athletes should follow the coach's advice for rest periods.

Athletes who return to play too soon after a concussion are at risk for second-impact syndrome, an often-fatal swelling of the brain caused by a second blow before the first is healed. Take collisions on the field seriously and seek medical attention. ■



Do You Take Your Vision For Granted? by Eyesight Hawaii

By age 65, one-third of all Americans have a vision-impairing eye disease. However, poor sight doesn't have to be a part of aging. By detecting and treating eye disease early through annual eye exams, seniors can preserve their sight.

In the U.S. there are four common eye diseases: glaucoma, macular degeneration, diabetic retinopathy and cataracts. As with any other health issue, it is better to catch these problems early, as there are often no warning signs.

During a comprehensive annual eye health check, your eye care professional will:

- ✓ check eye pressure, as high eye pressure can be a risk factor for glaucoma
- ✓ dilate your eyes to get a clear view of your retina and check for macular degeneration
- ✓ evaluate the blood vessels of the retina to check for diabetic retinopathy
- ✓ check for cataracts with a variety of tests

Cataracts rarely pose any real health concern for the eye. They can, however, interfere with your vision and affect quality of life. Traditional cataract implants only allow focus at one distance. Newer technologies include cataract implants such as the Crystalens that mimic a younger eye's natural ability to focus at near and far.

Also, several advancements in dry eye treatment, including a tear osmolarity analyzer, have recently been released.

Dr. John Olkowski and Dr. Jon Etter of EyeSight Hawaii say that annual eye exams are a must for seniors, especially for diabetics who should have annual dilated eye exams to evaluate the retina closely. Both doctors are ophthalmologists with specialty in cornea and cataract surgery. EyeSight Hawaii's office is current with the latest technologies and procedures, and prides itself in catering to senior patients. For more information, contact: EyeSight Hawaii, 650 Iwilei Road, Ste. 210. 808-735-1935 or visit eyesighthawaii.com. ■

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Assistive Technology on Loan

Have you ever wanted to try a new technology without having to buy it? If so, you may be interested in the AT Depot/Equipment Loan Program — it is one of five programs offered by **Assistive Technology Resource Centers (ARTC)** of Hawai‘i. The center is a 501c (3) non-profit organization that receives federal funds to provide assistive technology. Last year, the center celebrated 20 years of service in the Islands.

The assistive technology devices are designed for individuals with learning, mobility, hearing and vision challenges. Examples of devices that can be borrowed include telephone amplifiers, hearing amplifiers, hand-held magnifiers, iPads, intel readers, pocket pro talkers, smart pens and more.

The program allows you to take the assistive devices home to explore and use on your own terms. If you need help with the technology, the ARTC offers training and demonstrations. Once you give the device a test run, you simply return it to the ARTC. If you choose to purchase the device, ARTC can help you locate a vendor. Funding information and options are also available so you can get the technology you want and need.

The latest mobility aid in the ARTC’s depot is the iGlasses. Designed for the blind and visually impaired, the iGlasses is a perfect complement to a walking cane or guide dog. It is a head-mounted device that uses ultrasonic sensors to detect objects as far as 10 feet away. Gentle vibrations on the lenses alert the wearer of objects, and the vibrations increase as objects become closer. It is definitely something to “see”!

For information, please visit www.atrc.org, Facebook or call **532-7115, 1-800-645-3007**. ■



iGlasses— a head-mounted device that uses ultrasonic sensors.



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CANALOPLASTY SURGERY: A NEW OPTION FOR GLAUCOMA PATIENTS

Christopher Tortora, M.D.,
Expert in Cataract and Glaucoma
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Glaucoma is a potentially blinding disease affecting over 2 million people nationwide. Another 2 million likely have glaucoma and don't know they have it. Sadly, the most common forms of glaucoma have no symptoms, and people don't notice vision loss until it is too late to effectively treat it. This makes regular eye exams essential for those at risk for glaucoma, including people over age 50 and those with a close family member with glaucoma.

Treatment for glaucoma has evolved over the years. A number of eye drops are available to treat glaucoma. For several forms of glaucoma, laser treatments can play an important role. Unfortunately, drops can be irritating to the surface of the eye, and long term use of drops can lead to uncomfortable eyes, blurred vision, and damage to the surface of the eyes.

“The goal of treatment of glaucoma is to lower the pressure inside the eye”

Until recently, surgical treatment of glaucoma has been reserved for cases which don't respond to eye drops. This is because glaucoma surgery is often associated with serious complications and life-long difficulties with the eyes.

A recent surgical innovation known as **canaloplasty** has begun to emerge as a promising surgical treatment for glaucoma. Through this procedure, surgeons trained in the special techniques involved are able to perform surgeries for many glaucoma patients which result in better control of the condition without the side effects

of drops and the hazards of traditional glaucoma surgical procedures.

The goal of treatment of glaucoma is to lower the pressure inside the eye. The Canaloplasty surgical technique is unique in that it helps to enhance the eye's natural ability to drain fluid and reduce pressure rather than creating a bypass around the eye's natural drain.



This makes it a more physiologic surgery, and one associated with fewer complications.

Only a very few surgeons in Hawaii are trained in this technique. The training involves several steps to make it safer when actual patients are treated.

Christopher Tortora is a board-certified ophthalmologist at the Hawaiian Eye Center. Hawaiian Eye Center has been serving Hawaii for 36 years with locations in Hilo and Wahiawa. Dr. Tortora is among only a handful of Hawaii surgeons trained in Canaloplasty. To learn more about a variety of eye health issues, please contact Hawaiian Eye Center at SEE-2020 (733-2020) or visit the website, HawaiianEye.com where "life has never looked better." Located at 606 Kilani Avenue, Wahiawa, HI 96786.



“In the Canaloplasty surgery, a lighted catheter allows the surgeon to find and open the eye's natural drainage canal.”



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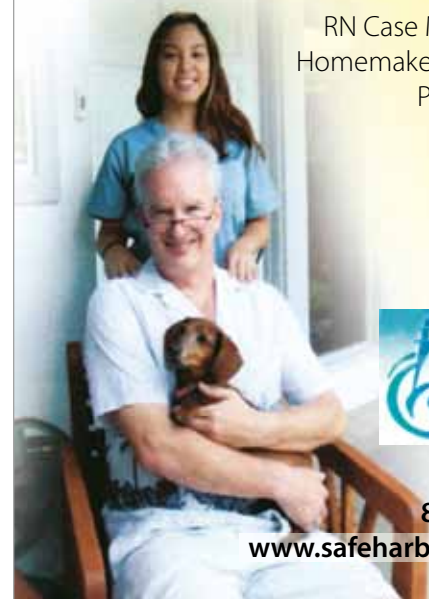
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What's in the Health Care Law for You—Today

Many families across Hawai'i already know how the new health care law, the Affordable Care Act, is helping them. They've been able to maintain health care coverage for their college-age children, or buy health insurance after being previously labeled "uninsurable." Many more have obtained discounts on expensive prescription drugs.

Still, you may be wondering, *What's in the new health care law for me?*

AARP's Health Law Guide, www.aarp.org/healthlawguide, can create a personalized report that tells you how the law will help you. If you are uninsured, your report will identify coverage you may be eligible to receive.

Because different parts of the law will go into effect over a number of years, it's a good idea to learn about the changes that are in store for you this year. In addition to providing your personalized report, the AARP Health Law Guide can help you stay on top of the law as it is implemented.

A few changes you may appreciate right now:

1. If you're at risk of reaching the Medicare Part D doughnut hole—the threshold at which you're responsible for a higher portion of your drug costs—you will receive a 50 percent discount on brand-name drugs and a 14 percent discount on generic drugs while you're in the coverage gap.
2. If you have Medicare, you can receive preventive care services such as mammograms, immunizations and screenings for cancer and diabetes, as well as an annual wellness visit, at no cost to you. If private insurers consider you "high-risk" due to prior or current health problems, and if you have been uninsured for at least six months, you may buy insurance through the Pre-Existing Condition Insurance Plan (PHIP). For more information go to <http://aarp.us/wPdv2k>.
3. If you have an uninsured adult child under age 26, you may be able to add him/her to your family's existing insurance plan.
4. If you get sick, you will not lose your coverage as long as you continue to pay the premiums.

Whether you currently have health coverage or not, it's important to get the facts about how the law could impact your situation. In less than five minutes, AARP's Health Law Guide can help you figure out how the new law benefits you and your family, how the law works with your current coverage, and what other health coverage may be available. ■



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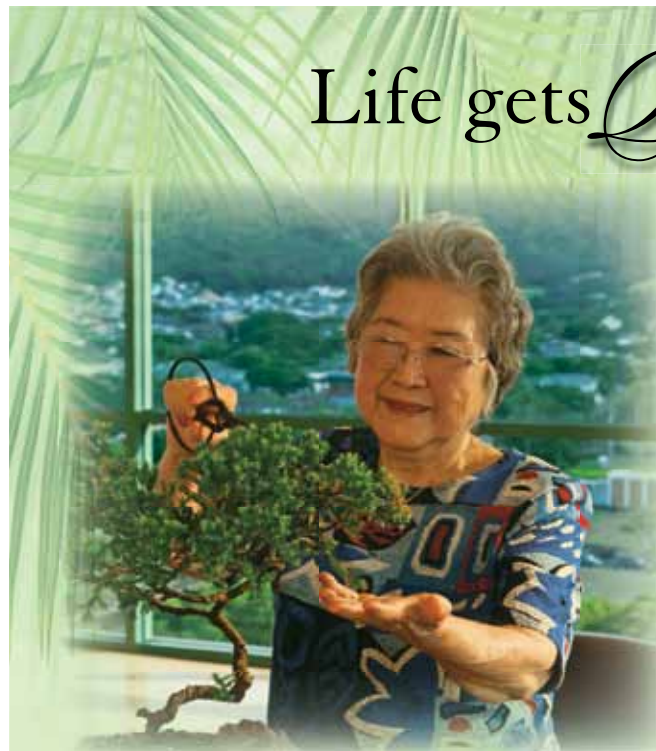
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Source: Services & Housing Options For Seniors On Oahu — 2011
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Hitting a Home Run with Medicare

by Pamela Cunningham, Hawai'i State Health Insurance Assistance Program (SHIP)

Seeing Coach Murakami on the cover made me think about how much Medicare and baseball have in common. Practice and being prepared for the big game is one way to hit a home run. It's the same idea with Medicare.

INNINGS (IN MEDICARE THEY ARE CALLED ENROLLMENT PERIODS)

Initial Enrollment Period is when you are first eligible for Medicare Part A and/or Part B either due to turning 65 years old; certain disabilities or 24 months after receiving Social Security Disability Benefits (SSDI). The seven-month initial enrollment period begins three months before your date of eligibility and three months after the month you are eligible. There could be penalties if you delay enrollment.

General Enrollment Period is every year from January 1 – March 31. If you miss your initial enrollment period and there is a premium assigned to that benefit, you can enroll during this inning, but your coverage will not start until July 1. If you qualify and are eligible for premium free Medicare Part A, you can enroll at any time (in that benefit only).

Special Enrollment Periods (SEP) occurs when you have qualified health coverage or special circumstances to delay enrolling in Medicare. Special circumstances could be if a person is covered by a qualified ACTIVE employer group health plan. The best time to see if you might qualify for a SEP is before you are eligible so that you aren't assessed a penalty for not enrolling. Note: COBRA is not an "active" group health plan.

Medicare Supplement (Medigap) Open Enrollment Period (OEP) Medigap has a 6-month period that starts the first month you are eligible AND enrolled in Medicare Part B. This is when you can take advantage of plans sold in Hawai'i regardless of your health status. Once your Medigap OEP, begins it cannot be changed.

Medicare Annual Enrollment Period (AEP) for Medicare Advantage Plans and Drug plans is annually from October 15 – December 7. It is the

opportunity to change, add or drop Medicare health and drug plans.

COACHES OF MEDICARE:

Social Security Administration (SSA) "entitles" individuals for Medicare. In most cases Medicare premiums are deducted from an individual's benefit. SSA is also in charge of qualifying individuals for help paying for Medicare's prescription drug program. SSA also determines enrollment periods and penalties for Medicare Part B. Call your local office at **1-800-772-1213** to make an individualized appointment.

Centers for Medicare & Medicaid Services (CMS) is the federal agency that the Medicare program. Medicare is just one program (very large) under CMS. For more CMS information, visit www.cms.gov/history.

State Health Insurance Assistance Programs (SHIP) are a CMS grant and the goal is to provide Medicare beneficiaries with information and assistance with benefits. Hawai'i's SHIP is the Sage PLUS Program and we are volunteer-based and in the Executive Office on Aging.

OTHER TEAM MEMBERS THAT AFFECT YOUR MEDICARE

The following players may affect your Medicare coverage and who pays first.

- Retirement medical coverage through former employment
- Military or Veterans benefits
- State assistance due to limited income and assets
- Active employer group health coverage through yourself or a spouse

Game Strategies Start studying Medicare about four months before you are eligible. Become a SHIP Volunteer and learn about Medicare, help your community and stay active. For more information about Medicare call the Hawai'i SHIP/Sage PLUS Program at **586-7299** or e-mail help@hawaiiiship.org.

Enjoy the Seventh Inning Stretch! ■



All About Retirement

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawai'i

Social Security is as American as baseball and apple pie. Not everyone likes apples or baseball games, but almost every American who reaches retirement age will receive Social Security retirement benefits. In fact, 96 percent of Americans are covered by Social Security.

If you're ready to retire in the near future, this article is for you. We'd like to share with you a few important items about Social Security retirement benefits and how to apply for them.

When you work and pay Social Security taxes, you earn "credits" toward Social Security benefits. If you were born in 1929 or later, you need 40 credits (10 years of work) to qualify for retirement benefits.

To qualify for retirement benefits, 10 years is the minimum. However, the amount of your benefit is determined by how long you work and how much you earn. Higher lifetime earnings result in higher benefits. If there were some years when you did not work or had low earnings, your benefit amount may be lower than if you had worked steadily or earned more.

Also, your age when you retire makes a difference in your benefit amount. The full retirement age (the age at which full retirement benefits are payable) has been gradually rising from age 65 to age 67. You can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by referring to the convenient chart in our publication, **Retirement Benefits**, at www.socialsecurity.gov/pubs/10035.html. It's in the second section.

Just as you can choose an early retirement and get a reduced payment, you also can choose to keep working beyond your full retirement age to take advantage of a larger payment. Your benefit will increase automatically by a certain percentage from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70.

The decision of when to retire is an individual one and depends on a number of personal factors. To help you weigh the factors, we suggest you read our online fact sheet, *When To Start Receiving Retirement Benefits*, available at www.socialsecurity.gov/pubs/10147.html.

You may want to consider your options by using our Retirement Estimator to get instant, personalized estimates of future benefits. You can plug in different retirement ages and scenarios to help you make a more informed retirement decision. Try it out at www.socialsecurity.gov/estimator.

When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home or office computer. Go to www.socialsecurity.gov where you can apply for retirement benefits in as little as 15 minutes. In most cases, there are no forms to sign or documents to send; once you submit your electronic application, that's it!

In addition to using our award-winning website, you can call us toll-free at **1-800-772-1213 (TTY, 1-800-325-0778)** or visit the Social Security office nearest you.

Either way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.

To learn more, please read our publication, **Retirement Benefits**, at www.socialsecurity.gov/pubs/10035.html. ■

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An often-heard quote about lifetime guarantees is the one about death and taxes. I would suggest that there is a third guarantee—that life changes. Nothing stays the same. So, once you've completed your estate plan, you'll want to review it every so often to address life's changes. What could a review with your estate planner do for you?

First, reviewing your plan will force you to locate it. Often, after we prepare an estate plan, we put it in a very safe place. And, sometimes, we forget where that very safe place is. Take your plan out every once in a while, dust it off, review it and remind key people of its location.

Second, a review can ensure that you've properly funded your trusts. Check your beneficiary designations for life insurance and retirement accounts, and make sure that other assets are properly titled in the trust. This not only helps you avoid probate, it also ensures that the correct beneficiaries receive the distributions. All too often, we find that life insurance or retirement accounts do not have beneficiaries listed, or that the beneficiary was not changed due to life changes. For example, a client's wife recently passed away. Prior to her getting married, she had named her mother as beneficiary of a life insurance policy. She had every intention for the proceeds to go to her husband and their child. However, she did not change the beneficiary to note this change.

Third, because relationships are fragile and change, reviewing your estate plan allows you to examine your relationship with the people you've named as guardian, agent under powers of attorney and trustee. Make sure that they are still the one's that you

want to make decisions for you during any period of incapacity or to follow out your instructions upon your death.

Fourth, you can see how your beneficiaries are doing. For example, you can explore questions such as:

- Are my children now adults and not in need of guardianship
- How are my young adult children doing? Do they need more time to mature before they handle a significant amount of money?
- Have some of my beneficiaries gotten into trouble with drugs, the law or mispending of money?

• Have marriages, new births, divorce, death or other circumstances changed relationships?

These questions can help you determine whether you want to change the time and manner of distributions.

Fifth, you can meet with a lawyer to get an update on any law changes, tax or otherwise. It's an opportunity to discuss any changes in the community standards and policies as they relate to estate planning. For example, during the past couple of years, many financial institutions have established policies where they will not accept powers of attorney older than 2 or 3 years old. A couple of financial institutions have established policies that they simply will not accept powers of attorney.

So much like with your physician, dentist, automobile mechanic and financial advisor, you will want to get an estate planning check-up and tune-up every now and then.

The Third Guarantee: Change

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Long-Term Care Insurance

by Percy Ihara

Since I'm now facing middle age and I have several friends who are taking care of their parents, I've started looking into long-term care insurance (LTCI). Also, in talking to Dot, Coach Les Murakami's wife, for this issue's cover story, she shared with me why she decided to buy long-term care insurance—even though her husband didn't think it was a good idea at the time.

In speaking with our *Generations Magazine's* financial expert Michael Yee, CFP, I quickly realized that there is a lot to consider when purchasing long-term care insurance. I thought I would share some of what I learned with you.

"First, you will need to understand what long-term care is," Yee says. "Most long-term care is given by non-skilled personal care assistants. They help clients with "Activities of Daily Living" (ADLs), which include bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. They can also offer substantial supervision for cognitive impairment from depression, Alzheimer's or dementia."

The Hawai'i Department of Health indicates that approximately 7 in 10 seniors will need some form of long-term care. The average length of care is 2½ years; some will be less, some more. It can happen to you at 55 or 85. Age by itself isn't the only factor. The cause could be age, illness or accident. Medicare, nor health insurance, will pay for most of it.

Not everyone is lucky enough to have family or friends who are willing, able or available to be caregivers. Many seniors don't want loved ones to be burdened with caregiving.

Whether you're cared for at home or in a facility, it will cost money. A newspaper article I read indicated the average nursing home cost in Hawai'i is \$100,000 per year and is rising faster than the general rate of inflation. Homecare could cost as much as \$50,000 per year. In either case, a family experiencing LTC could find themselves burning through their nest egg in no time.

Long-term care insurance protects you from having to use your savings and/or the equity in

your home. LTCI is a promise from an insurance company to pay in exchange for discounted dollars or premiums paid for by the policy owner. Some policies make no distinction between home care and facility care, some pay more or less for each level of care. Some policy's are like car insurance, you either use it or lose it. Others offer the ability to share benefits or inherit the unused portion between spouses' policies. The more they cover, the higher your premiums may be. Regardless of the insurance plan, you need to consider the financial stability of the insuring company. Many people look to A&M Best, Moody's or Standard & Poors to determine a company's financial health.

"Here's the dilemma," Yee explains. "The best time—the most affordable time—to buy long-term care insurance is when you're young, healthy and don't need the insurance. By the time you're older and need care, many insurance companies won't underwrite the risk of your health issues. When applying for LTCI, sooner is better than later."

Let me put it another way... the cost of being in a nursing home for 1 year in Hawai'i can cost more than a 4-year college tuition.

If you're looking for qualified financial advisors to answer your questions about LTCI, you may want to contact the local chapters of the Financial Planners Association of Hawai'i (www.fpahawaii.org) or the National Association of Insurance and Financial Advisors (www.naifanet.com/honolulu). I also found www.longtermcare.gov very informative. ■

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The Dollar is Up? The Dollar is Down?

by Michael Yee, CFP

What does this all mean? You hear it regularly in the news: “The dollar rose today against other major currencies,” or “The dollar lost ground today on foreign exchange markets.” Just like stocks or bonds, currency’s value can fluctuate in comparison to each other on a daily basis.

For example, at the start of 2011, it would have cost approximately \$1.34 to purchase one euro (the European common currency). By the end of April, the U.S. dollar lost value, and \$1.48 was required to buy a single euro.

Why should you care? Because currency fluctuations affect anyone who buys goods made in other countries, travels abroad or invests globally. In other words, almost all of us are impacted on some level.

The impact of fluctuating currency values

Consider what happens if you are traveling overseas. If the dollar loses value compared to the currency of the country you’re visiting, it will cost more to make purchases in that region. If the dollar strengthens, your buying power will improve.

In terms of the larger economy, U.S. companies seeking to sell products overseas will benefit when the dollar is weaker because this makes it cheaper for other countries to purchase American-made goods. In general, multi-national companies that sell American goods around the world will generate more profits from sales during periods of a weak dollar.

As an investor in overseas stocks, you also may benefit when the dollar is declining in value. Suppose you invest \$1,000 in a European company at a time when the exchange rate is \$1.25 U.S. per euro. Your investment would be worth 800 euros. If after one year, the investment appreciates by five percent, it will be worth 840 euros. But if at the same time, the U.S. dollar had weakened to \$1.35 per euro, your investment would be equivalent to \$1,134, representing a much more sizable gain of 11 percent. The bulk of the return, in this case, comes from the euro gaining strength. By contrast, if the dollar gained ground during that period, your investment, when sold, would be

worth less after being converted back into U.S. currency.

An unpredictable market

One of the significant challenges of the currency market is that it is very unpredictable in the short run. Any number of factors can come into play in determining the strength of a specific currency. A currency tends to become more valuable when the demand for it exceeds available supply. A number of factors can affect the exchange rate. For example, the dollar may be more attractive to others if interest rates here are higher and bond investors can gain a yield advantage by putting their money in bonds from U.S. issuers. Currencies may also thrive if a nation’s economy is strong (relative to other world markets) and business activity is high.

But movements in currency values can also be affected by the actions of speculators who may try to take actions that affect the short-term direction of the exchange rate.

Overall, it is important to understand that the changing value of the dollar is a factor to consider when investing in global companies or purchasing foreign products, though the risk associated may not be largely influential. ■

For more information, please contact Michael W. Yee at (808) 952-1240.

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Who’s on First?

by Scott Makuakane, Est8Planning Counsel, LLLC

The humor behind the classic comedy routine, *Who’s on first?*, comes from the fact that the speakers are using identical terms to mean different things. Yet they both pretend not to recognize the problem. The language of estate planning can raise problems for the uninitiated, and the problems may not be funny at all. The vocabulary of estate planning is very precise, and a seemingly innocuous slip of the tongue can make a world of difference.

A good example is the term “estate.” What does it mean? Does it mean land, as in “real estate,” or what passes by way of my Will, as in “probate estate,” or does it mean what is subjected to “estate tax” after I am gone? It can mean a wide variety of things, depending on the context and the adjectives that surround it.

Because the word “estate” is central to estate planning, here is a brief glossary of the most common uses of the term.

An “estate” can be land, or just an interest in land. An example of an interest in land is a *life estate*. A life estate gives the owner the right to use the land for the *life tenant’s* lifetime, but then the estate terminates and the land goes to the *remaindermen* (a person who inherits or is entitled to inherit property upon the termination of the former estate owner).

Probate estate is whatever you own at death that will pass by way of your Last Will and Testament. It might include such things as land, bank accounts, cars and jewelry.

But wait! How come an *estate tax return* covers not only a person’s probate estate, but also things that have nothing to do with the person’s probate estate — like life insurance policies, retirement accounts, jointly-owned assets and trust assets? That is because your estate for estate tax purposes includes just about everything you own or control at the moment of your death. However, with the right estate planning, you can have a lot of control over assets that are not included in your estate for estate tax purposes.

For example, assets (sometimes called a *trust estate*) that you own and control as the trustee of a trust may or may not be part of your *taxable estate*, just depending on the words in the trust agreement that say what you can do with the trust estate. Choosing the right words is critical.

You can see how proper estate planning requires careful attention to detail and precise use of language. Helpful legal information at www.hawaiilaw.tv. You also can find elder care information at www.generations808.com. ■

SCOTT MAKUAKANE, Attorney at Law of Est8Planning Counsel LLLC, specializing in estate planning and trust law.

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New Law for Life

by Jeffrey Sisemoore, JD, Director of Gift Planning National Kidney Foundation of Hawai'i

We all have choices to make in our lives, and if we are thoughtful about the opportunities and problems we face, some of our choices can be uplifting for our families and communities. The same can be said about our local institutions

ORGAN TRANSPLANT LEGISLATION

Recently the Hawai'i legislation was passed to allow organ transplantation in Hawai'i. The new law paves the way for Queens Medical Center to open an organ transplant center in Honolulu. This choice is truly uplifting.

The new law ensures that Hawai'i patients and their families can get the care they need to fight kidney disease without the expense and hassle of getting on another state's transplant list or scheduling Mainland medical trips.

Gov. Abercrombie spoke of the legacy of local transplant care in Hawai'i and the vision of early health care pioneers. In the tradition of caring for our 'ohana, the Governor said, "This was a collaborative effort in which the Legislature, community members and health providers understood that lives were at stake. I'm grateful that we are able to make a positive difference."

NATIONAL KIDNEY FOUNDATION OF HAWAI'I

The NKFH is pleased to have advocated on behalf of kidney patients for an organ transplant center in Hawai'i. It is estimated that 156,000 people in Hawai'i have kidney disease, with another 100,000 at risk of incurring the disease. Some of these people will one day need a kidney transplant.

To emphasize the importance of local organ transplantation, the NKFH invited a few kidney patients who are waiting for transplants to attend the legislative sessions and signing ceremony. Their stories reveal just how important the transplant center is for Hawai'i's residents.

PATIENT STORY

Kidney patient, Fernando, attended the signing ceremony. He was diagnosed with chronic

kidney disease (CKD) following a bout with pneumonia. He's been on dialysis for nearly four years and has been on the transplant list for two years. He says that the disease has impacted his family because he has to stay away from the grandchildren when they get colds, out of concern that he will get sick and have pneumonia, which could lead to kidney related complications. Fernando walks regularly, follows a diet suitable for CKD patients, and has a good attitude about his dialysis treatments. With a twinkle in his eye, Fernando says that he considers the dialysis sessions as a "part-time job" that pays him with good health.

We at the NKFH are grateful for the work done by our elected leaders, the inspiration of dedicated kidney patients, and the faithful help of friends and supporters who make the "uplifting choice" to help us accomplish of our mission. Mahalo. ■

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LOOKOUT: Contractor Scams

by Timothy Caminos, Director of Communications, Hawai'i's Better Business Bureau.

Recently, across the Islands, senior citizens have become the target of "contractor" scams, where scammers perform home improvement and repairs that ultimately cheat or rip off consumers. Senior citizens are often the target of these scams primarily because they are more likely to be home during the day, have some form of steady income or a savings in place. And, many seniors tend to have a trusting nature and find it difficult to tell door-to-door solicitors 'no.'

The most common type of contracting scam is the pavement scam, where scammers go door-to-door offering to pave driveways for homeowners. Other types of contracting scams include plumbing, roofing, remodeling and yard service projects. Usually these scammers will find something "wrong" with your house and will "repair" it with inferior quality and materials.

WARNING SIGNS that generally indicate a scam:

Selling door-to-door: True contractors will rarely sell their services door-to-door.

Left over from another job: Contractors know their material and most of the time there is no left over.

The quick decision: Take the time to think about it, never hire someone on the spot, and always get at least two estimates from different contractors.

No Contract: Get it all in writing. Write up a contract specifying the amount of work to be done and the total price.

Cash Only and Upfront Fees: The majority of contractors will accept forms of payment other than cash. Beware of those who demand full payment before the job is even started.

For any job, get a written estimate, compare prices and check references, licensing and insurance.

If you're having problems with a contractor or if you feel that you have been scammed, please call the BBB. The BBB can offer help and get the word out to others in the community.

For more information on how to hire contractors, please visit www.hawaii.bbb.org, or call:

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